

SNAPSHOT of HOME Program Performance--As of 12/31/09
Local Participating Jurisdictions with Rental Production Activities



Participating Jurisdiction (PJ):

State:

PJ's Total HOME Allocation Received:

PJ's Size Grouping*:

PJ Since (FY):

Category	PJ	State Average	State Rank	Nat'l Average	Nat'l Ranking (Percentile):*		
					Group	C	Overall
Program Progress:			PJs in State: 7				
% of Funds Committed	95.16 %	98.49 %	7	96.45 %	34	35	
% of Funds Disbursed	87.90 %	91.12 %	7	87.93 %	40	40	
Leveraging Ratio for Rental Activities	5.28	4.24	1	4.73	100	100	
% of Completed Rental Disbursements to All Rental Commitments***	100.00 %	96.96 %	1	83.38 %	100	100	
% of Completed CHDO Disbursements to All CHDO Reservations***	60.48 %	69.76 %	5	70.15 %	29	27	
Low-Income Benefit:							
% of 0-50% AMI Renters to All Renters	72.28 %	69.75 %	3	80.67 %	21	22	
% of 0-30% AMI Renters to All Renters***	20.22 %	32.84 %	6	45.30 %	14	11	
Lease-Up:							
% of Occupied Rental Units to All Completed Rental Units***	89.51 %	97.68 %	7	95.32 %	16	15	
Overall Ranking:			In State: 5 / 7		Nationally: 37 33		
HOME Cost Per Unit and Number of Completed Units:							
Rental Unit	\$10,576	\$25,221		\$26,635	267 Units	76.90 %	
Homebuyer Unit	\$34,374	\$12,188		\$14,938	76 Units	21.90 %	
Homeowner-Rehab Unit	\$65,608	\$11,721		\$20,675	4 Units	1.20 %	
TBRA Unit	\$0	\$3,442		\$3,216	0 Units	0.00 %	

* - A = PJ's Annual Allocation is greater than or equal to \$3.5 million (55 PJs)

B = PJ's Annual Allocation is less than \$3.5 million and greater than or equal to \$1 million (202 PJs)

C = PJ's Annual Allocation is less than \$1 million (295 PJs)

** - E.g., a percentile rank of 70 means that the performance exceeds that of 70% of PJs.

***- This category is double-weighted in compiling both the State Overall Ranking and the National Overall Ranking of each PJ.

Source: Data entered by HOME Participating Jurisdictions into HUD's Integrated Disbursement and Information System (IDIS)

Program and Beneficiary Characteristics for Completed Units

Participating Jurisdiction (PJ): St. Joseph MO

Total Development Costs:
(average reported cost per unit in
HOME-assisted projects)

	Rental	Homebuyer	Homeowner
PJ:	\$62,496	\$57,013	\$65,608
State:*	\$119,540	\$81,454	\$15,685
National:**	\$95,185	\$74,993	\$23,434

CHDO Operating Expenses:
(% of allocation)

PJ: 0.2 %
National Avg: 1.1 %

R.S. Means Cost Index: 0.95

	Rental %	Homebuyer %	Homeowner %	TBRA %		Rental %	Homebuyer %	Homeowner %	TBRA %
RACE:					HOUSEHOLD TYPE:				
White:	92.1	74.3	75.0	0.0	Single/Non-Elderly:	10.5	27.0	50.0	0.0
Black/African American:	6.3	13.5	25.0	0.0	Elderly:	86.2	4.1	0.0	0.0
Asian:	0.0	1.4	0.0	0.0	Related/Single Parent:	2.9	35.1	50.0	0.0
American Indian/Alaska Native:	0.0	0.0	0.0	0.0	Related/Two Parent:	0.4	31.1	0.0	0.0
Native Hawaiian/Pacific Islander:	0.0	0.0	0.0	0.0	Other:	0.0	1.4	0.0	0.0
American Indian/Alaska Native and White:	0.0	0.0	0.0	0.0					
Asian and White:	0.0	0.0	0.0	0.0					
Black/African American and White:	0.0	2.7	0.0	0.0					
American Indian/Alaska Native and Black:	0.0	0.0	0.0	0.0					
Other Multi Racial:	0.0	1.4	0.0	0.0					
Asian/Pacific Islander:	1.3	0.0	0.0	0.0					
ETHNICITY:									
Hispanic	0.4	6.8	0.0	0.0					
HOUSEHOLD SIZE:					SUPPLEMENTAL RENTAL ASSISTANCE:				
1 Person:	81.2	16.2	50.0	0.0	Section 8:	17.6	0.0 [#]		
2 Persons:	15.5	20.3	25.0	0.0	HOME TBRA:	0.0			
3 Persons:	0.8	24.3	0.0	0.0	Other:	6.7			
4 Persons:	2.1	25.7	25.0	0.0	No Assistance:	75.7			
5 Persons:	0.0	6.8	0.0	0.0					
6 Persons:	0.4	2.7	0.0	0.0					
7 Persons:	0.0	2.7	0.0	0.0					
8 or more Persons:	0.0	1.4	0.0	0.0					
					# of Section 504 Compliant Units / Completed Units Since 2001				37

* The State average includes all local and the State PJs within that state

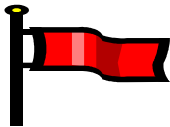
** The National average includes all local and State PJs, and Insular Areas

Section 8 vouchers can be used for First-Time Homebuyer Downpayment Assistance.



— HOME PROGRAM —
SNAPSHOT WORKSHEET - RED FLAG INDICATORS
 Local Participating Jurisdictions with Rental Production Activities

Participating Jurisdiction (PJ): St. Joseph State: MO Group Rank: 37
 (Percentile)
 State Rank: 5 / 7 PJs Overall Rank: 33
 (Percentile)
 Summary: 1 / Of the 5 Indicators are Red Flags

FACTOR	DESCRIPTION	THRESHOLD*	PJ RESULTS	RED FLAG
4	% OF COMPLETED RENTAL DISBURSEMENTS TO ALL RENTAL COMMITMENTS	< 76.20%	100	
5	% OF COMPLETED CHDO DISBURSEMENTS TO ALL CHDO RESERVATIONS	< 50.90%	60.48	
6	% OF RENTERS BELOW 50% OF AREA MEDIAN INCOME	< 70%**	72.28	
8	% OF OCCUPIED RENTAL UNITS TO ALL RENTAL UNITS	< 90.88%	89.51	
"ALLOCATION-YEARS" NOT DISBURSED***		> 2.550	1.99	

* This Threshold indicates approximately the lowest 20% of the PJs

** This percentage may indicate a problem with meeting the 90% of rental units and TBRA provided to households at 60% AMI requirement

*** Total of undisbursed HOME and ADDI funds through FY 2005 / FY2005 HOME and ADDI allocation amount. This is not a SNAPSHOT indicator, but a good indicator of program progress.

Source: Data entered by HOME Participating Jurisdictions into HUD's Integrated Disbursement and Information System (IDIS)

HOME Program Performance SNAPSHOT

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